



Order Filed on December 7, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for Secured Creditor Toyota Lease Trust	
In Re:	Case No.: 17-14955-KCF
Juanita Toledo-Hall,	Adv. No.:
Debtor.	Hearing Date: 10/25/2017 @10:00 a.m.
	Judge: Kathryn C. Ferguson

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 7, 2017**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Debtor: Juanita Toledo-Hall

Case No.: 17-14955-KCF

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Lease Trust, owner of the leased vehicle known as 2016 Toyota Camry, VIN# 4T1BF1FKXGU160648, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Dorothy Wright, Esquire, attorney for Debtor, Juanita Toledo-Hall and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall be treated outside the plan and the pre-petition arrears will not be paid through the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition payments can be applied to the pre-petition payments due; specifically, the payment received March 17, 2017 can be applied to the payment due March 12, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that failure of the Debtor to remit timely payments per the terms of the financing agreement, including pre-petition payments due, shall be grounds for a motion for relief from stay; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make regular monthly payments outside the plan as they become due; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall maintain insurance on the subject vehicle; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.